

Contextualization Of Islamic Economic Principles Of The Imam Khomeini

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Abstract

In some decade this latter world economy much discuss the emergence of the concept of Islamic economics. This is because the conventional economic system which is more precisely known as the capitalist economic system causes injustice in the economy so that the rich get richer and the poor get poorer. Islamic economics is an alternative economic system and a new solution in the midst of economic inequality that hit countries in the world, especially countries with Muslim populations, including Indonesia. One of the figures who introduced Islamic economics was Imam Khomeini who was the founder of the Islamic Republic of Iran. According to him, Islamic economy has several principles that are different from the principles of socialist and capitalist economics. In other words, Islamic economics is a middle way between the socialist and capitalist economic system.

Keywords: Socialism, capitalism, Islamic economy, and Imam Khomaeni.

A. INTRODUCTION

Amid the deep economic imbalance between rich and poor, the Islamic economy seeks to address this imbalance. The emergence of the financial crisis which had an impact on the economic crisis was caused by a crisis in the quality of financial institutions which tended to be influenced by the application of interest rates as a ribawi system. The ribawi system is indicated as a trouble maker that has created three kinds of crises, namely financial crises, stock market crises and banking crises. Usurious system also affects the instability of the current world economy is (Ghofur, 2015: 42). Some experts are starting to believe that the interest system in banking (rent rate system) is a factor that has resulted in the worsening economic situation and the interest system as a driving factor for investment and savings in the Indonesian economy has proven to be not the only best way to overcome the weakness of the people's economy. The

prohibition of usury in Islam aims at building an economic structure which stipulates that capital cannot work by itself and that there is no profit for capital without working and without placing oneself at risk at all. Therefore Islam explicitly declares war on usury and the Muslims are obliged to leave it. (QS. Al-Baqarah: 278), but Islam justifies the search for profits through commerce (QS. Al-Muthaffifin: 1-6) (Muzlifah, 2013: 77). Economic inequality, financial and economic crises, are examples of the application of a capitalist economic system that we can witness in various countries today, including our country, Indonesia. The emergence of the Islamic economic system is an effort to implement a process of production, distribution and consumption based on Islamic law.

Many Muslim scholars today propose an Islamic economic system, one of which is Ayatullah Khomeini who was the founder of the Islamic Republic of Iran. To the best of the author's knowledge he did not write specifically about Islamic economics but through his lectures which became the basis for the Islamic Republic of Iran to implement Islamic economics. The study of Islamic economic principles according to Imam Khomeini is rarely studied. This simple paper seeks to reveal the principles of Islamic economics from the perspective of Imam Khomeini. His ideas about Islamic economic principles can be used as a reference in the application of the Islamic economic system in Indonesia.

B. METHODS

In this study, researchers used a taxonomic analysis approach model, because this model provides more detailed analysis results and is more focused on a particular domain or sub-domains (Idrus, 2009: 152). The researcher only analyzes Ayatullah Imam Khomeini's thoughts on Islamic economic principles. Then combined with a research library by reading his works on Islamic economics as a primary source and other Islamic economics books as a secondary source. Then the researcher focused on the discussion of the thoughts of one of the Iranian Islamic economists and Iran's highest leader, Imam Khomeini. One clear proof of his spectacular contribution is that he has instilled the principles of Islamic economics in Iran through his government policies. Imam Khomeini was also a productive intellectual figure with brilliant ideas about Islamic economics. Therefore, Imam Khomeini's thoughts in the field of Islamic economics in Iran are very worthy to be studied in order to broaden the insight into the scientific treasures of Islamic economics today.

C. RESULT AND DISCUSSION

Biography of Imam Khomeini

Imam Khomeini whose full name is Imam Ruhullah al-Musawi al-Khomeini, was born on 20 Jumadil Akhir 1320 (24 September 1902) and coincides with the birthday of Iranian kela Fatimah al-Zahra, the daughter of Prophet Muhammad SAW, in Khomein city which was formerly known as Kamareh province. , about 300 km from Tehran (Anshari, 2001: 43). The Khomeini family's origin is India, in the area of kecil kintur, some 40 miles to the northeast of Lucknow in what used to be the Awadz kingdom of Nasapuri, a sayyid family claiming to have descended from Musa al-Khazim, around the 18th century. His father, Ayatullah Sayyid Mustafa al-Musawi, was a well-known scholar and prominent figure in Khomein. Meanwhile his mother, Sayyidah Hajar, is the grandson of a famous scholar of his time, Ayatullah al-Khunsari, the author of the book Zubdah al-Tashanif. Both from the male line, Ayatullah Sayyid Mustafa, and from the female line of Sayyidah Hajar, Imam Khomeini, are direct descendants of Rasulullah saw from the path of Sayyidah Fatimah al-Zahra and Imam Ali bin Abi Talib. His grandfather's family was a prominent family, Mir hamed Husein Hindi Nishapur, whose work Abaqat al-anwar, became the pride of Muslims in India. Sayyid Ahmad left in around 1830 for a pilgrimage to the holy city of Najaf, Iraq. In Najaf, he met a prominent merchant from Khomein. Receiving the merchant's invitation, Sayyid Ahmad then went to Khomein to become a spiritual guide in the village (Khomeini, 2006: 9). On the other hand, the kingdom of Awadz as the protector of Shi'i scholars morally and politically declined sharply by claiming to join India-England. So he then decided to stay in Khomein. Sayyid Ahmad then had two children, a daughter named Sahiba and a son named Sayyid Mustafa who was born in 1855M. Sayyid Musthofa is the father of Imam Khomeini (Algar, 1991: 61).

As a leader Khomeini is very sensitive to his environment. The collapse of the Qajar dynasty in 1925 AD and replaced by the Pahlavi dynasty with British assistance with Reza Khan as the new Iranian Shah could not be separated from his attention in 1944 AD while his religious people were still silent and some even supported the regime's policies that sought to isolate and discredit. Religious institutions and religious education, he as a leader showed his courage to speak out against the power of Reza Khan who became a British puppet to destroy Islam. For this Khomeini wrote a special book entitled Kasyf al-Asrar (revealing secrets), which was aimed at rejecting the leaflets that were launched by Shah Reza and his followers. The attitude of this clergy is described

by Khomeini in his poem “Behold, I tortured the city priest, with a rotten and futile sermon” (Yamani, 2002: 152).

Khomeini’s direct involvement in political activities began in the 1960s through the lectures he gave criticizing the government, especially issues such as Land Reform and recognition of Israel and his criticism of the 1962 local council election law. June 1963 M / 11 Muharram 1383 H, Khomeini gave a speech to thousands of congregation in celebration of the martyrdom of Sayyidina Hussein in Karbala (2 June 1963/10 Muharram 1383 H), in his speech he warned the Shah to submit to the will of the people. The speech made the Shah angry and on 5 June 1963 M / 13 Muharram 1383 AH in the morning Khomeini was arrested. News of Khomeini’s arrest spread throughout Iran and led to massive demonstrations by the people that afternoon. Security forces trying to reduce the action reached 15 000 people in Tehran and about 4000 in Qum. As a result of popular pressure, Khomeini was released for less than a year, then arrested again on October 5, 1963 for the last time and then exiled to the city of Busroh, Turkey. For this national defiance, Khomeini was named a “Spiritual Leader” by the demonstrators (Yamani, 2001: 36) .

Subsequently Khomeini’s struggle was continued in exile. Feeling uncomfortable in Turkey, in October 1965 he moved to Najaf, Iraq. It was from here that Khomeini launched propaganda against the Shah. During his time in Najaf, he taught students of the mosque of Shaykh Ansari and conducted a series of lectures then published in 1972, where he lived approximately ten years later Khomeini was expelled from Iraq and exiled in the city of Neaupule-Jechalean-France. In this city, Khomeini did not stop Khomeini’s struggle for propaganda and agitation against the international community regarding the rottenness of the Iranian Shah. As if it was his personal motto and a confirmation that he was a true lover, Khomeini always closed his lectures by reading a prayer from Munajat-I Syakban: “O Allah, grant me total separation from other than you, and attachment to You, so that the veil of light is torn and the fountain of brilliance is reached, and our souls are gripped by the brilliance of Your Holiness.” On February 1, 1979 AD / 4 Rabiul Awal 1399 H Khomeini returned to his country to direct the course of the Iranian Islamic Revolution, after 14 years in exile, and declared the establishment of the Islamic Republic of Iran on February 11, 1979 AD / 14 Rabiul Awal 1399 AH after Shah’s regime can be overthrown and his entire family expelled from the country (Algar, 1991: 80). Khomeini died on Sunday, June 4, 1989 M / 29 Shawwal 1409 AH after several days of being hospitalized.

Works of Imam Khomeini

There are dozens of Imam's works which concern various fields such as morals, irfan, fiqh, ushul fiqh, political of philosophy, social and so on. Most of them have been printed. Only a few of the Imam's writings and works were very valuable when the Imam had to move from another rented house and when SAVAK ransacked the Imam's house and private library. Some of Imam Khomeini's books were written in Persian and some were written in Arabic. Imam Khomeini's works include:

- a) Syarh Du'a Al-Sahar atau Mukhtar fi Syarrh Al-Du'a Al-Muta'alliq bi Al-Sahar, a discussion of the mystical and spiritual high performance language Arabic to Islamic prayers most Inspirational. This book is Khomeini's first work. Written in the first year when he was 27 years old and during his first teaching time.
- b) Misbah Al-Hidayah fi al-Khilafah wa al-Wilayah, was written in Arabic when Khomeini was 29 years old. This book discusses the Khilafah and the Region of the Prophet SAW from the Sufistic dimension built by Ibn 'Arabi.
- c) Hashiyah to Syarh Fushush Al-Hikam. In the form of comments on Ibn 'Arabi's book. This he did while he was still studying with his teacher ayatollah Mirza Muhammad 'Ali Syahabadi.
- d) Hashiyah to Misbah Al-Uns, in the form of comments on the book Misbah Al-Uns Al-Ma'qul wa Al-Masyud by Muhammad ibn Hamzah Ibn Fahari.
- e) Chil-e Hadith, completed in Muharram 1358 (1939). It is all discussion of the forty hadiths of Ras ul SAW and the Imam Ahlul Bait regarding mystical and moral issues. This is also conveyed in the lecture on morals at Madrasah Fayziyah. This book by Imam Khomeini, translated into English into An Exposition of Ethical and Mystical Tradition and translated into Indonesian with the title 40 Hadith: Imam Khomeini's Study of Mystical and Moral Hadiths by Zainal Abidin, Abdullah Hasan and Ilyas Hasan, a book This was published by Mizan and divided into four volumes: First Book (Bandung: Mizan, 1992), Second Book, (Bandung: Mizan, 1993), Book Three (Bandung: Mizan, 1992), Book Four (Bandung: Mizan 1995).
- f) Asrar (Sirr) Al-Shalat or Mik raj Al-Salikhin wa Sahalat Al-Arifin, completed in early Rabiul 1358 (May 1939) at the age of 38 years. Translated into Indonesian under the title Imam Khomeini, The Essence & Secrets of Prayer ; Mikraj Ru hani; Prayer Guide Mak rifat expert , trans. Hasan Rahmat, et al, (Bandung: Mizan, 2004).
- g) Adab-Al-Sholat, written in Persian and completed in 1361 H. in the month of Rabiul Tsani (April 1942), and translated into Indonesian under the title Imam Khomeini, The Essence

and Secret of Prayer : Mik raj Ruhani : Guidelines Prayer Expert Ma'rifat, trans. Hasan Rahmat et al, (Bandung: Mizan, 2004) in the second part of Prayer behavior.

- h) Hadith-e Junud-e 'Aql wa Jahl, a work that discusses hadiths about philosophy and ethics. This book has been translated into Languages Indonesia with the title: Ihsan Divine, making a perfect man with the properties of the Godhead: peak-Hijab Hijab disclosure worldly, trans. M. Ilyas, (Jakarta: Pustaka Zahra. 2004)
- i) Liqa 'Allah is a seven page work that is about his spiritual experience.
- j) Al-Arbauna Hadithan, by Imam Khomeini, then translated into Indonesian by Musa Khazim with the title Cultivating Nobility of Character, (Jakarta: Misbah Publisher, 2004). This book tries to interpret the meaning of Rasulullah SAW's will to Ali RA by discussing a number of ugliness of lies, the meaning of wara' and its levels, about fear of Allah, politeness towards Allah.
- k) Khursyide Irfan; Chelel Suole Akhloqi wa Irfoni Az Imam Khomeini in Persian, compiled by Muhammad Reza Ramzi Awhadi, which was then translated into Indonesian under the title Sufi Light: Imam Khomeini's Answers to Problems of Akhlaq and Irfan by Faruq Khirid with the editor Musa Khazim (Jakarta Misbah Publisher, 2003). The book covers about forty questions about „Irfan and morality covering several themes, among others: the position of meditation in the spiritual traveler, the meaning of hijrah to Allah, taqwa and wara', love of the world and its influence, faith in the heart and ihsan, hakiakat,, Irfan according to the Prophet Muhammad SAW, the purpose of sending the prophets, the difference between believers and non-believers.
- l) Diwan, or collections of his poetry in Persian and apparently lost due to the looting of SAVAK.
- m) Jihad-e Akbar, or Mubarezeh ba Nafs, is a collection of Khomeini's lectures during his stay in Najaf, which deals with moral and spiritual issues.
- n) Ta fsir-ye-e Surah Hamd, was a commentary of Surah Al-Fatiha in Persian which was originally presented by Khomeini on television in five meetings and translated into Bahasa Indonesia.
- o) Badeh-ye Isq and Nuqtthe Atf also contain his mystical letters to his mentor Fatimah Thabathabai and contain a letter addressed to his son Hajj Sayyid A hmad khomeini as well as a Tarji ' (a form of poetry) and twenty-two ruba' iyyat (another form of poetry), as well as some of his mystical poetry. Services by Languages Indonesia Be rjudul Testament of Sufi Imam Khomeni: Aspects of Sufi Ayatollah Khomeini that is not widely known, constituent Yamani (Bandung: publisher Mizan, 2001) along with his poems.

- p) Subuye 'Isyq is a collection of Ghazals published not long after he died.
- q) Rahe 'Isyq is another letter addressed to his son-in-law (Najafian, 1991: 98-101).

Imam Khomeini Economic Principles

The Islamic economic system echoed by Imam Khomeini in his lectures is basically a rejection of the socialist and capitalist economic system. According to him, the Islamic economic system is the middle way between the two systems. Other Muslim scientists have also criticized the stem of capitalism and socialism, including Taqiyyuddin al-Nabhani. According to al-Nabhani, the capitalist economic system is built with three basic frameworks: first, scarcity or limitations of goods and services related to human needs; second, the value of an item produced; and third, price and the role it plays in production, consumption and distribution. What is understood from the scarcity of goods and services above, is that the capitalist system views every good as a means of satisfying human needs that can be sensed or felt, and every service is a means of satisfying human needs that can be felt but cannot be sensed. Meanwhile, what is neglected by this capitalist system are non-physical needs, such as pride, or spiritual needs, purification, all of which are unknown according to their system (al-Nabhani, 2009: 6 in Athoillah, 2013: 271).

In contrast to the capitalist system, so is criticism of the socialist system. Still according to al-Nabhani, while the socialist economic system has three principles: first, realizing equality in real terms; second, to abolish individual ownership in whole or in part; and third, regulating production and distribution collectively. There is still debate among them about the three principles above. According to al-Nabhani, first, the form of real similarity that they want to realize is different. Some groups see it as common ground in anything that can be used. Others see it, that the division of labor must be done according to the ability of each person, while the distribution of the results must be done according to individual needs. Others see it as a commonality in the problem of the factors of production, from the point of view that these objects are in fact not sufficient to meet everyone's needs. Second, from the standard of eliminating ownership. Some groups see that individual ownership should be abolished. Others see it that individual ownership associated with productive goods, which must be abolished, is called capitalist socialist. Others do not say about the abolition of special ownership, except for those related to agricultural land which is called socialist agriculture. Others see that the conditions in which there is a general benefit that advocate changing the status of special property to public property, are called state socialists. Third, from the collective production and distribution arrangements. Some of them want

the arrangement to be submitted to the state. Others wanted the arrangement to be left to an organized group of workers, under the command of their leaders.

Each of the above three principles is debatable. According to al-Nabhani, the form of similarity in real terms is certainly impossible, because the similarity, in terms of the similarity itself, cannot actually happen in real terms, so the similarity is something that never happens. Likewise with special ownership in total, that it is contrary to human nature. Meanwhile, regulating production and distribution collectively cannot actually be done by creating turmoil and shock in the midst of humans, and creating grudges and enmity between them, between some people and others (al-Nabhani, 2009: 6 in Athoillah, 2013: 272-273).

Socialist and capitalist economic systems are two systems that are not only against Islam but also against human nature. Imam Khomeini seb agai faqih great (Ayatollah), philosopher and a wise believe that Islam memilki the stem of social, economic and specific culture so that people can come to the happiness of the world and the hereafter and have special laws in every dimension of personal life and social and nothing but for the happiness of society (Khomeini, 1378: 108) . From the lectures delivered by Imam Khomeini, there were several principles explained by him about Islamic economics, namely:

a) Principles of Tawheed

Imam Khomeini stated that the main point of monotheism would give birth to two other points, namely the issue of freedom and justice. These two points can be said to be the basic principles of the Islamic economic system. This principle of Tawheed teaches us that humans should only submit to Allah SWT and must not submit to anything other than Him, unless obedience to him is obedience to Allah. So, no one can force other humans to obey and submit to him. Through this principle of Tawheed, it teaches the principle of human freedom in which no one prohibits the freedom of a person and society (Khomeini, 1378: 287). The concept of freedom here is very different from the capitalist concept of freedom. Freedom in the view of Imam Khomeini is being free from other than Allah and submitting to Him. This kind of freedom is to exclude dependence on individual and external desires and to submit only to Allah and those who are ordered to obey them. Meanwhile, freedom in the capitalist view is to follow individual desires and benefits and not to include religion or the State in individual activities (Ma'zi, tt: 17-21).

b) The Subject of Spirituality

The Islamic economic system in Imam Khomeini's view is based on spirituality, not material. This is in stark contrast to the system -system other economies that make the material as the principal foundation, not spirituality if none of spirituality in

it. In the Islamic system, economy is not the main thing, but the main thing is religion. Matter is only a medium to arrive at spirituality. So, the material is the media, not the goal. There is very much difference between material as a medium (tool) and as an end. In this regard, Imam Khomeini said, "Our view of the economy is nothing but as a media. Our view is that Islamic culture sets us apart. And the West is so influential in the East that the east has suffered defeat and many of our youth have been affected. Our principle is not economic, for human purposes it is not economic, human endeavor is not only to fill his stomach or give his youth so that his stomach is full. The human substance is from here to the end of human life. The human substance (spirit) will not experience death and the religion of Islam gives this human being safe in the world and the hereafter through a straight path, not towards the East and the West. The straight paths are all here and also infinite." (Khomeini, 1378: 76). In another statement he said, "The law of property for example in Islam is laid down to regulate the State and the necessities of material life in such a way that the spiritual life is also considered and to help towards the spiritual life. Therefore, in the giving of wealth, faith in Allah is required through these assets to fulfill the spiritual life and spirit of man." (Khomeini, tt: 212).

c) The Islamic Economic System is independent and the Middle Way between the Socialist and Capitalist Economic System

According to the views of Imam Khomeini system of economy Islam is a system of independent economic and regardless of the system of capitalist and communist and midway between the two systems mentioned. Islam accepts ownership in a rational and limited manner so that it does not harm others. In this case the Imam Khomeini said, "Among the very important issue that is under the responsibility of clerics and jurists is the opposition to the system Iran Eastern and Western economics and politics of resistance to capitalist and socialist economies in the community of Islam." (Khomeini, 1378: 108). He continued, "Trust me! For the good of the nation in spreading justice and eradicating the hands of injustice and guaranteeing freedom and economic sustainability and obtaining wealth rationally and in real practice, everything is in the religion of Islam and there is no need for claims that come out of logic." (Khomeini, 1378: 18).

He continued, "One thing I must remind you is that Islam does not agree with a capitalist system that is wrong and without calculation and pressures many people unjustly, even Islam seriously condemns it in the Koran and the Sunnah of the Prophet and is against social justice." (Khomeini, 1378: 45). In another statement he said, "Ownership

is accepted by Islam , but Islam in matters relating to property rights and also in the methods and conditions for the emergence of this right provides the rules that separate the Islamic economic system and also the relations- economic relations in Islamic society with the relations of the capitalist economic system in the world today, and if these limitations and conditions are maintained, our society will not experience the inequalities experienced by capitalists today. Thus, the Islamic economic system in all Islamic laws in all personal and social dimensions must be considered.” (Khomeini, 1378: 162).

d) Legal and Non-Legal Ownership and Based on Social Justice

According to Imam Khomeini’s view, ownership is divided into two types, namely, first, legal ownership and second, illegal ownership. It is this boundary that controls ownership. Illegal ownership, such as the results of corruption and others obtained through illegal means, must be taken from the owner based on the rules of Islamic law. And this is where the way to take back the treasures of the *thoghut* of your previous regime opens again. The legality limitation, both in terms of the emergence of assets or in relation to the assets acquired by both, must be preserved. This is the best way to control wealth and achieve social justice. Social justice within these limits is ideal and must be realized in Islamic governance. In this regard, Imam Khomeini said, “The issue of ownership in one sense is that legal and conditional ownership is commendable but that does not mean that everyone can do what he wants and allow ownership of all kinds of ways. The legality of ownership means that it is under the scales of the Sharia, there is no usury, there is no exploitation of the people’s property at will.” (Khomeini, 1378: 135).

e) Social Justice and Helping the Mustadhafin Against the Iranians

Social justice in the view of Imam Khomeini is that all Muslims are equal before Allah SWT, religion, law and government. There is no difference between them. However, since ancient times until now the majority were mustadhafins, they must prioritize them so that equality can be realized. Imam Khomeini in almost all of his sermons defended the mustadhafin. Social justice does not mean that all societies must be the same in the form of life, wealth, and all human privileges, while they are different in potential and work, but the meaning of social justice is that everyone reaches their rights, and is equal before the law and can enjoy general benefits. Imam Khomeini said, “Islam does not favor one class over other classes, Islam has no materialistic tendencies, Islam considers all classes to be the same, Islam only prioritizes the submission of society to other societies.” (Khomeini, 1378: 190). He continued, “Islam teaches that it does not

differentiate between rich and poor, between Kurdish, Turkish and or ethnic groups. All are brothers and all are the same.” (Khomeini, 1378: 79). In another statement, he stated, “The planning of Iran’s Islamic Government is to create a state that treats all levels of society fairly and does not provide privileges among all levels of society except to the human privileges that are owned by him.” (Khomeini, 1378: 114).

f) Economic Ethics

One of the principles of Islamic economics is economic ethics that must be upheld by government officials and the public and must accustom these economic morals. Economic ethics is a kind of temperament and practical nature which is closely related to the economy and influences economic progress such as *zuhud*, *mandate*, *qana’ah* (feeling sufficient) and avoiding waste and excess in all matters, a sense of responsibility, maintaining the system and others. . In this case, Imam Khomeini said, “Planning in welfare in accordance with general conditions by keeping the symbols and Islamic values perfect, staying away from Iranians - the narrow and extreme Iranian pandemic and also fighting a consumptive culture that is a disease of revolutionary society,” encouraging domestic production as well as planning to expand oil exports and also the freedom to export and import and in general trade based on laws through state supervision in form and price.” (Khomeini, 1378: 28).

g) Community Participation in Economic Affairs

One of the problems that Imam Khomeini has always emphasized is the participation of the community and mutual assistance with the State both in political, military and war matters, or in economic matters, be it agriculture, trade, development and others. Community involvement in building the nation’s economy will quickly help economic development (Khomeini, 1378: 239).

Those are the principles of Islamic economics according to Imam Khomeini, who the author compiled from various books containing a collection of Imam Khomeini’s lectures which in essence is that the Islamic economy is neither a capitalist economy nor a socialist economy. However, Islam has limitations in the economy that do not exist in other economies.

The Relevance of Imam Khomeini’s Islamic Economic Principles in the Present Context

As a supreme leader in the Islamic Republic of Iran at that time, Imam Khomeini had a tremendous influence on the progress of Iran, especially in the economic field. The economic embargo carried out by the United States and some European Union countries did not make Iranian

people pessimistic in developing their country. Although Imam Khomeini did not write specifically about the Islamic economic model, his lectures on economic issues also had a significant influence on Iran's economic development at that time.

The real manifestation of the Iranian government in implementing an Islamic economy can be felt today. Judging from what Imam Khomeini stated about the principles of Islamic economics that many contemporary sharia economists may also mention, we can see that the emergence of social inequality and a very deep gap between rich and poor is caused by the capitalist system which until recently controlled almost all countries in the world. And this is what Imam Khomeini always emphasized in his lectures on the dangers of the capitalist economic system. Imam Khomeini repeatedly invited these Muslims to return to Islamic teachings in implementing our economy. Because according to him the teachings of Islam are perfect teachings that cover all dimensions including economics. The Islamic economic principles expressed by Imam Khomeini in his sermons invites Muslims to believe that for equitable justice that is not only enjoyed by the rich is to implement sharia economics. According to the author, awareness of the importance of sharia economy, especially in Indonesia, must start at the roots of society. The discussion of Islamic economics should not only be at the academic level, but from the lower community we should slowly raise awareness to Muslims about the importance of Islamic economics. Imam Khomeini when lecturing on the importance of Islamic economics was not aimed only at some groups, but aimed at all Iranians. Maybe this is what has led to the emergence of awareness in society that we need to emulate in Indonesia.

Iran's Economic Development, despite an embargo for more than thirty years, the Islamic Republic of Iran is able to stand tall against all the pressure of the American State and its allies from European countries. Even Iran is able to become an independent country so that it produces many scientists in science, medicine and others. The application of sharia-based economy in Iran may be evidence that Islamic financial services are increasingly prevalent applied in Indonesia become the best economic solution for the people of Islam. Developments Sharia Bank or also called banking Islam began ogled customers Indonesia, mostly people of Islam. This is evidenced by the increasing number of conventional banks that have also penetrated the Islamic banking system. Sharia banking is not only applied in Indonesia but also by other countries with a majority Muslim population such as Iran. Then what exactly is Islamic banking in the Islamic Republic of Iran? Dr. Mesbahi Mughaddam, a member of the Iranian Parliament and an expert on Islamic economics in the International Seminar on "Islamic Banking and Finance" at

the STEIAD Campus Hall, Jakarta, Saturday (10/10) conveyed that there are four characteristics of Islamic banking in Iran.

First, Islamic banking in Iran has a philosophical objective characteristic. That is, the bank as the representative of the customer who manages the customer's money, uses it for a number of production activities and the profits will be shared between the actors of production, the banking sector and the customer. Here the customer is the owner of the capital of the money saved. "So that Islamic banking in Iran is not only profit-oriented but humanitarian," explained Mesbahi.

Second, there is balance. In Islamic banking the owner of money is the customer, not the bank. The bank, in this case, acts as the manager who is given the authority by the customer to decide on economic activities for production activities such as agriculture, plantations and rice fields.

Third, the existence of a control system by means of reporting by the bank to customers related to economic or production activities carried out by the bank. In conventional banking, only the money market applies and there is no production market, while in Islamic banking that applies in Iran there is a balance between the money market and the production market. "This makes Islamic banks able to avoid the monetary and financial crisis," explained Mesbahi.

Fourth, the Islamic banking system provides justice and keeps the economy running as it should. If in a conventional bank the owner of the bank will get a larger share of the profits, but in a Sharia bank, the customer who is the owner of the capital will get a bigger share. "So after the Iranian Revolution, banks in Iran turned into Islamic banks that reflect justice," concluded Mesbahi (www.ahlulbaitIndonesia.or.id).

Iran's 20-year development program documents have declared that by 2025 the country should become the largest petrochemical producer in the region. Currently, Iran's position at the regional and global levels, both in terms of economic strength as well as the development of science and technology, cannot be compared to the conditions before the victory of the Islamic revolution. Iran is far more advanced than it was three decades ago. Human Development Index, an institution under the United Nations in 2009 and then reported, that the life expectancy, the quality of education and income of the public factual Iran continues to show improvement. Regarding science and technology, Iran's medical science has made a progress that is both very encouraging and astonishing. Progress Iran that rapidly in the field of nanotechnology, astronomy, aerospace and the like recognized by the world. What is interesting is that success for success and achievement for achievement were achieved when Iran was being boycotted. Since the victory of the Islamic revolution in 1979, Iran has been boycotted by the superpowers, especially the US. It is therefore not surprising that the Wall Street Journal magazine stated that

the US embargo on Iran did not produce anything. The US has run double standards in international relations, especially towards Iran. With illogical reasons, the US is trying to block every Iranian step toward progress.

Advances in science, industrial development and economic growth in Iran confirm the IMF report which states that Iran is in the position of 18 countries with the strongest economy in the world. Meanwhile at the regional level, with a significant and sustainable economic growth Iran occupies the top position. The results of scientific research show that in the field of medicine, Iran takes the 21st position in the world, while related to pharmaceuticals with the Nano technology method, Iran occupies the top position in the Middle East. At the same time, Iran has the potential to export technology and engineering services in the steel, automotive, petroleum, power, dam building and power plant industries. Boycotts and embargoes are painful. But the Iranian nation has succeeded in turning the boycott into an opportunity to spur development and advance science and technology. The success of Iran in the field of stem cells, the production of drugs for various incurable diseases such as AIDS and others have amazed the world's scientists. Iran is also advanced in genetic and agricultural engineering.

Iran has also made advances in technology and in aerospace and defense. Iran has exhibited this progress on various occasions. Using solid fuels for missile launches, a number of important space projects such as the Tolou and Misbah 2nd satellites demonstrate Iran's progress in science and technology. The important point here is that Iran's progress is not meant to threaten neighboring countries and invade others. The system of the Islamic Republic of Iran is based on Islamic values. Therefore, this country places great importance on morality and spirituality in all fields and makes use of science and knowledge for the welfare of mankind (www.Indonesian.irib.ir).

The World Bank estimates that Iran's economic growth rate reached 5.8 percent in 2016 and 6.7 percent in 2017. In a report on Global Economic Prospects, the World Bank outlined the growth prospects in world countries including the Islamic Republic of Iran. This was reported by IRIB News Agency, citing the eximnews.ir website, Tuesday (15/3/2015). The report predicts Iran's economic growth rate of 5.8 percent through the end of 2016 and claims that growth is due to the removal of Western sanctions on Iran. The World Bank's previous report pegged the economic growth rate for Iran at 2 percent in 2016. The implementation of the Comprehensive Joint Action Plan is starting to have a positive impact on Iran's economic perspective. The World Bank also said the Iran nuclear agreement opened the door for the country's reintegration into the global economy and a revitalization of the oil, natural gas and automotive sectors. Meanwhile, the Economist magazine in its latest issue predicts Iran's economic growth of 6.1 percent. These

figures show that Iran has the capacity to make an economic leap. According to the predictions of the World Bank, Iran's economic growth plays a very important role among oil-producing developing countries. From the facts above, it is clear that the application of sharia economy in a country will not weaken the economic development of a country but will instead strengthen a country such as the Islamic Republic of Iran even though it has been embargoed for decades but is able to stand firmly in the economy.

D. CONCLUSION

Based on the brief explanation above, it can be concluded that after many injustices in the economy so that the rich are getting richer and the poor are getting poorer in this last era, the Islamic economy is much discussed, especially among Muslims. Islamic economics is a new offering in the midst of economic inequalities that hit countries, especially countries with Muslim populations, including Indonesia. One of the figures who introduced Islamic economics was Imam Khomeini who was the founder of the Islamic Republic of Iran. According to him, Islamic economy has several principles that are different from the principles of socialist and capitalist economics. In other words, Islamic economics is the middle way between the socialist and capitalist economic stem. The Islamic economic principles expressed by Imam Khomeini in his speeches constitute a rejection of the capitalist and socialist systems. As long as these Muslims still cling to the two systems, social inequality, injustice, and others will continue to afflict these Muslims. Then, in the speeches of Imam Khomeini suggested that the Muslims in the economy to return to Islam.

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